



FOR IMMEDIATE RELEASE:
September 23, 2020

FEMA Hurricane Harvey Group Flood Insurance Policy (GFIP) is Expiring

Status Update from the Office of Homeland Security and Emergency Management

MONTGOMERY COUNTY- The Montgomery County Office of Homeland Security and Emergency Management requests your participation in a FEMA campaign. On Thursday, September 24th @10:24 AM join FEMA, our office and countless others in Thursday Thunderclap. This media push will help to notify the residents covered on FEMA's Hurricane Harvey Group Flood Insurance Policy (GFIP) of the upcoming expiration date, and to unify our messaging on social media use the following tag #ensure2insure. Attached to this email are a few graphics to help with posting to social media during the Thursday Thunderclap. More information regarding about the Hurricane Harvey Group Flood Insurance Policy (GFIP) that is expiring is included below.

In August of 2017, Hurricane Harvey devastated the Southeast Texas area; leaving many with their homes in ruins. As a result, FEMA paid over \$1.65 billion dollars in Individual and Household Program dollars this included: Housing Assistance and Other Needs Assistance within that was Group Flood Insurance Policy (GFIP) for those who qualified.

FEMA issued a Hurricane Harvey Group Flood Insurance Policy (GFIP) to almost 6,700 individuals who lived in a Special Flood Hazard Area (SHFA). These individuals did not have flood insurance, received assistance from FEMA's Individual Assistance for Home Repair and Personal Property, and also demonstrated a financial need after the presidentially declared disaster. The Hurricane Harvey Group Flood Insurance Policy (GFIP) satisfied the legal requirements to obtain and maintain flood insurance after receiving disaster assistance however, it is only good for three (3) years. After three years policy holders must purchase a standard flood insurance policy to maintain insurance on the flood damaged property. Failure to do so may make the policy holder ineligible for future disaster assistance due to flooding.

On October 24, 2020 the Hurricane Harvey GFIP will be expiring and policy holders will need to purchase a standard flood insurance policy. The standard flood insurance policy will need to be at least equal to the amount of disaster assistance received to maintain the requirement and obligation of receiving disaster assistance. Hurricane Harvey GFIP recipients will need to have a policy in place by November 24, 2020 to ensure there is no lapse in coverage and the 30-day waiting period does not apply. The guidelines for compliance with this program are as follows:



ACT NOW! **Your flood insurance** **policy expires** **October 24, 2020.**

You received assistance as a result of a Presidential Disaster Declaration, including flood insurance under FEMA's Group Flood Insurance Policy (GFIP). That coverage will soon expire.

Contact an insurance agent and purchase a new policy before your current coverage lapses.

Once your policy expires, you will have 30 days to purchase a new flood insurance policy or you will face a lapse in coverage. If your coverage lapses, a 30 day waiting period will apply, which may leave you unprotected from future flooding. Contact an insurance agent as soon as possible to discuss your options.

Find an agent at
[FloodSmart.gov/flood-insurance-provider](https://www.floodsmart.gov/flood-insurance-provider)

or call NFIP Direct at
800-638-6620.



FEMA



Owners vs. Renters:**Owners:**

- Must purchase and maintain flood insurance as a condition of receiving the assistance
- Insurance must remain on the property for as long as the flood damaged building exists
- If the home is sold you must inform the homeowner of the requirement to maintain the insurance
- In most cases, the existing flood insurance can transfer to a new owner with no lapse

Renters:

- You must purchase and maintain flood insurance for your personal property as a condition of receiving the assistance
- Insurance must remain on the personal property for as long as you live at the flood damaged property
- The flood insurance requirement ends if you move from the damaged property and does not transfer to a new renter.

Ways to get flood insurance or renew:

- Contact your current flood insurance agent
- Call 1.800.427.4661 for an agent referral
- Visit www.floodsmart.gov or www.fema.gov/national-flood-insurance-program for more information on flood insurance.

###

Meghan Ballard Arthur

Homeland Security Planner and Public Information Officer

Montgomery County Office of

Homeland Security & Emergency Management

O: 936.523.3907 | C: 936.522.6571

meghan.arthur@mctx.org